Case 18-30573-CMG Doc 12 Filed 10/19/18 Entered 10/20/18 00:37:58 Desc Imaged Certificate of Notice Page 1 of 13

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan. 2 Valuation of Security **0** Assumption of Executory Contract or Unexpired Lease 2 Lien Avoidance Last revised: September 1, 2018 UNITED STATES BANKRUPTCY COURT **New Jersey Kollette Lynn Taylor** In Re: Case No.: Judge: Debtor(s) **CHAPTER 13 PLAN AND MOTIONS** ✓ Original ☐ Modified/Notice Required Date: 10/15/2018 ☐ Motions Included ☐ Modified/No Notice Required THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE. YOUR RIGHTS MAY BE AFFECTED You should have received from the court a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same. The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan. THIS PLAN: □ DOES ☑ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST

☑ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE

SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

ALSO BE SET FORTH IN PART 10.

Certificate of Notice Page 2 of 13 ▼ DOES □ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY. Initial Debtor: KLT Initial Debtor(s)' Attorney DGB Initial Co-Debtor Part 1: Payment and Length of Plan a. The debtor shall pay 575.00 Monthly to the Chapter 13 Trustee, starting on November 2018 for approximately 60 months. b. The debtor shall make plan payments to the Trustee from the following sources: Future Earnings Other sources of funding (describe source, amount and date when funds are available): c. Use of real property to satisfy plan obligations: Sale of real property Description: Proposed date for completion: Refinance of real property: Description: Proposed date for completion: Loan modification with respect to mortgage encumbering property: Description: Proposed date for completion: d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. e. Other information that may be important relating to the payment and length of plan: Part 2: Adequate Protection **X NONE** a. Adequate protection payments will be made in the amount of \$ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to (creditor). b. Adequate protection payments will be made in the amount of \$ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: (creditor). Part 3: Priority Claims (Including Administrative Expenses) a. All allowed priority claims will be paid in full unless the creditor agrees otherwise: Amount to be Paid Type of Priority Creditor Goldman & Beslow LLC Attorney fees unknown Albert Russo, Esq. Chapter 13 Trustee **Trustee commissions** unknown Internal Revenue Service Taxes and certain other debts unknown State of New Jersey Taxes and certain other debts unknown State of New York Taxes and certain other debts unknown

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b. Domestic Support Check one: None	Obligations assigned or	owed to a gov	ernmental unit a	and paid less th	an full amount:
	iority claims listed below owed to a governmental S.C.1322(a)(4):				
Creditor	Type of Priority	Claim A	mount	Amount to	be Paid
Part 4: Secured Claims					
a. Curing Default and M	Maintaining Payments	on Principal R	esidence:	IONE	
The Debtor will p obligations and the debto bankruptcy filing as follow					
Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside of Plan)
Select Portfolio Servicing	1st Mortgage Arrears	\$19,03.48	n/a	\$19,083.48	Ongoing Payments
b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ✓ NONE					
The Debtor will pay to the and the debtor will pay di filing as follows:					
Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside of Plan)
c. Secured claims exclud	led from 11 U.S.C. 506	: ⊮ NONE			
The following claims were purchase money security within one year of the pet value:	interest in a motor vehi	cle acquired fo	r the personal ι	use of the debto	r(s), or incurred
Name of Creditor	Collateral	Interest Rate	Amount of Claim		id through the Plan Interest Calculation
d. Requests for valuation 1.) The debtor volume 1322(b)(2), the secured collateral," plus interest a	alues collateral as indic creditor shall be paid the	ated below. If the amount listed	ne claim may be as the "Value c	e modified unde of the Creditor In	r Section terest in
as an unsecured claim. If unsecured claim.					

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

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Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Internal Revenue Service	Real Estate and personalty	\$25,210	\$4,530.15	n/a	n/a	4.25%	\$5,036.40
Midland Funding,	Real Property	\$1,864	\$286,000	\$323,541.75	n/a	n/a	lien to be voided and treated as fully unsecured
LVNV Funding	Real Property	\$2,120	\$286,000	\$323,541.75	n/a	n/a	lien to be voided and treated as fully unsecured
Capital One Auto	2010 GMC Acadia	\$7,617	\$2,744	\$7,617	\$2,744	4.25%	\$3,051

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender v NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered	Remaining Unsecured
		Collateral	Debt

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

Creditor

a. Secured Claims to be Paid in Full Through the Plan
 ✓ NONE

9		
Creditor	Collateral	Total Amount to be Paid through the Plan
		0.00

Part 5: Unsecured Claims	NONE		
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a. N	ot separately cl		owed non-priori to be distribute		ed claims shall	be paid:	
	_	ss than p	_	,			
			on from any ren	naining fund	ls		
			j	J			
Creditor	eparately class		Separate Classific		reatment	Ar	mount to be Paid
U.S. Departme Great Lakes	ent of Education/		nt Loans	•	Outside Plan - Deferred	Out	tside Plan - ferred
	cutory Contrac	ts and Unex	pired Leases	X NON			
non-residen All e	TE: See time limitial real property xecutory contractollowing, which a	leases in thi	s Plan.) pired leases, no	, , , ,		·	
Creditor	Arrears to be 0	Cured in N	lature of Contract o	or Lease T	reatment by Deb	tor Post-Peti	tion Payment
Part 7: Mot	ions NON	E					
local form, LBR 3015-1	olans containing Notice of Chapt . A Certification he Clerk of Cour	ter 13 Plan 1 of Service,	Transmittal, wi Notice of Cha	thin the tim opter 13 Pla	ne and in the In Transmitta	manner set fo I and valuatior	rth in D.N.J.
	lotion to Avoid Debtor moves to						
Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value o Collatera		Against the	Amount of Lien to be Avoided
NONE	lotion to Avoid Debtor moves to		•			•	_
	rith Part 4 above	•		1			
		9	hadulad Total (Collateral		/alue of Creditor's	Total Amount of

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
	Real Property	\$1,864	\$286,000	\$323,541.75	n/a	Entire Lien
Midland Funding				·		
	Real Property	\$2,120	\$286,000	\$323,541.75	n/a	Entire Lien
LVNV Funding						

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Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collatera	n Lien to be
c. Motion	on to Partially Void L cured.	iens and R	eclassify Und	erlying Claims	as Parti	ally Secured and
	otor moves to reclassif collateral consistent w			artially secured	and parti	ially unsecured, and
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Dee	emed	Amount to be Reclassified as Unsecured
Capital One Auto	2010 GMC Acadia	\$7,617	\$2,744	\$3,051		Balance to be treated as fully unsecured
Internal Revenue Service	Real Property and Personalty	\$25,210	\$4,530.15	\$5,036.40, \$4,530 4.25% interest).15 at	Balance to be treated as fully unsecured
	Plan Provisions					
b. Payn Creditors coupons to the l c. Orde The Star	Priority Claims Secured Claims Lease Arrearages	g the autom ay allowed cl Trustee Con ve Claims	atic stay.		ail custom	nary notices or
The Star	-Petition Claims Inding Trustee ☐ is, ✓				ns filed p	oursuant to 11 U.S.C.
Section 1305(a)	in the amount filed by	y tne post-pe	etition claimant	•		
Part 9: Modific	ation X NONE					
If this Pla	an modifies a Plan pre	eviously filed	l in this case, c	omplete the info	ormation	below.
	Plan being modified: _ /hy the plan is being r	modified:	Explain	below how the	plan is b	peing modified:
Are Schedules I	and J being filed sim	ultaneously	with this Modifi	ed Plan?] Yes	□ No

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Part 10: Non-Standard Provision(s): Signatures Required
Non-Standard Provisions Requiring Separate Signatures:
✓ NONE
☐ Explain here:
Any non-standard provisions placed elsewhere in this plan are ineffective.
Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date:	October 15, 2018	/s/ Kollette Lynn Taylor	
		Kollette Lynn Taylor	
		Debtor	
Date:			
		Joint Debtor	
Date	October 15, 2018	/s/ David Beslow, Esq.	
		David Beslow, Esq. 5300	
		Attorney for the Debtor(s)	

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United States Bankruptcy Court
District of New Jersey

In re: Kollette Lynn Taylor Debtor Case No. 18-30573-CMG Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 6 Date Rcvd: Oct 17, 2018 Form ID: pdf901 Total Noticed: 154

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Oct 19, 2018.
                                 +Kollette Lynn Taylor, 126 Hidden Trail, North Plainfield, NJ 07060-3924
+Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
Avenue, c/o JH Portfolios, 5757 Phanpon Drive, Suite 225, Hazelwood, MO 63042
db
517815958
517815975
                                AVenue, C/O JH PORTIOIOS, 5/5/ Phanpon Drive, Suite 225, Hazelwood, MO 63042
+Barclays, c/o Philips & Cohan, 1002 Justison Street, Wilmington, DE 19801-5148
+Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
+Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
517815976
517815978
517815977
517816007
                                  (address filed with court: Continental Finance Company, Attn: Bankruptcy, Po Box 8099,
                                     Newark, DE 19714)
                                  +Capital One Bank, c/o Hayt, Hayt & Landau, LLC, Meridian Center 1, Two Industrial Way West PO Box 500, Eatontown, NJ 07724-0500
517815989
                                  +Capital One Bank, 323 W. Lakeside Avenue, #200, Cleveland, OH 44113-1009
+Capital One Bank c/o, Hayt Hayt & Landau, 2 Industrial Way West, P.O. Box 500,
517815988
                                  +Capital One Bank c/o,
517815990
                                      Eatontown, NJ 07724-0500
                                  +Citgo Card, P.O. Box 6401, Sioux Falls, SD 57117-6401
+Citgo c/o, Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952
+Credit One, c/o Pressler Felt & Warshsaw, 7 Entin Road, Parsippany, NJ 07054-5020
517815993
517815992
517816009
                                  +Dsnb Bloomingdales, 9111 Duke Blvd, Mason, OH 45040-8999
Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
517816021
517816020
517816022
                                 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241

+Experian, P.O. Box 2002, Allen, TX 75013-2002

+Experian, P.O. Box 4500, Allen, TX 75013-1311
517816023
517816024
517816025
517816035
                                ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
                                  (address filed with court: First Savings Credit Card, 500 East 60th St North,
                                      Sioux Falls, SD 57104)
                                  +Financial Recoveries, 200 East Park Driv, Mount Laurel, NJ 0809
+Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517816027
                                                                                                                                          Mount Laurel, NJ 08054-1297
517816026
                                 +First Nataional Bank/Legacy, +First Saving Bank / Blaze, +First Saving Bank / Blaze, +First Saving Bank / Blaze, +First Saving Credit Card, Sioux Falls, SD 57117-5096 Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096 Attn: Bankruptcy Department, Po Box 5019, +First Saving Credit Card, Sioux Falls, SD 57117-5096 Attn: Bankruptcy Department, Po Box 5019, +First Saving Credit Card, Sioux Falls, SD 57117-5096 Attn: Bankruptcy Department, Po Box 5019, +First Saving State 
517816031
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                                  +Genesis Financial Solutions, 8705 Sw Nimbus Ave Ste 3, Beaverton, OR 97008-4000
517816037
517816040
                                  +Gettington, c/o Faloni & Associates, 165 Passaic Avenue, Ste. 301B,
                                      Fairfield, NJ 07004-3592
                                  +Gettington c/o, Faloni & Associates, PO Box 1285, Caldwell, NJ 07007-1285
+HSBC Auto Finance / Santander, Po Box 961245, Fort Worth, TX 76161-0244
+HSBC Auto Finance / Santander, Santander Consumer USA, Po Box 961245,
517816043
517816042
                                    Fort Worth, TX 76161-0244
                                  +HSN, c/o Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
+Hsbc Bank, 95 Washington Street, Buffalo, NY 14203-3006
+Jn Portfolio Debt Equities, LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042
+Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225,
517816047
517816044
                                                                                                                                                                               Hazelwood, MO 63042-2429
517816052
517816050
                                      Hazelwood, MO 63042-2429
                                   +Kohl's, c/o Altran Financial, PO Box 610, Sauk Rapids, MN 56379-0610
517816055
                                  +LVNV Funding c/o, Stenger & Stenger, 2618 East Paris Avenue SE,
517816062
                                      Grand Rapids, MI 49546-2458
                                  +Lane Bryant c/o, Contract Callers Inc., PO Box 2207, Augusta, GA 30903-2207

+Lord & Taylor, c/o The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757

+Matrix, c/o Oilphant Financial, 1800 2nd Street, Suite 603, Sarasota, FL 34236-5990

+Merrick Bank, c/o FBCS, 330 South Warminster Road, Suite 353, Hatboro, PA 19040-3433

+Midland Funding c/o, Pressler, Felt & Warshaw, LLP, 7 Entin Road,
517816058
517816061
517816072
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                                  +Midland Funding c/o, Pressler, Felt & Warshaw, LLP, Parsippany, NJ 07054-5020
517816085
517816087
                                  +Monterey County Bank, Po Box 4499, Beaverton, OR 97076-4499
                                  +Paypal, c/o Simm Associates, 800 Pencader Drive, Newark, DE 19702-3354
517816089
                                  +Paypal, c/o Simm Associates, 800 Pencader Drive, Newark, DE 19702-3354
+QVC, c/o Pressler Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
Raymour & Flanigan, PO Box 130, Liverpool, NY 13088-0130
+Rjm Acq Llc, 575 Underhill Blvd, Syosset, NY 11791-3426
+Rjm Acq Llc, 575 Underhill Blvd Suite 224, Syosset, NY 11791-3416
+Select Portfolio Servicing, P.O. Box 65587, Salt Lake City, UT 84165-0587
+State Of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,
Trenton, NJ 08602-0269
+State of New Jersey, c/o Office of the Attorney General Hughes Justice Completed
517816114
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                                  +State of New Jersey, c/o Office of the Attorney General, Hughes Justice Complex,
517816138
                                      25 West Market Street CN-080, Trenton, NJ 08611-2148
517816139
                                    State of New York, Department of Taxation and Finance, Bankruptcy Section, P.O. Box 5300,
                                      Albany, NY 12205-0300
                                    State of New York, Office of the Attorney General, State Capital, Albany, NY 12224
517816140
                                                                                   Department of Taxation and Finance, WA Harriman State Campus,
                                    State of New York, De
Albany, NY 12227-0001
517816141
                                  +TJX c/o, Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952
+Target, c/o RFR Assets, 4510 West 77th Street, Minneapolis, MN 55435-5505
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District/off: 0312-3
                                    User: admin
                                                                       Page 2 of 6
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                                    Form ID: pdf901
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                               Target Card Services,
                                                            Mail Stop NCB-0461, Minneapolis, MN 55440
517816160
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                  +Target,
                  +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
+The Bureaus Inc. Attn: Bankruptcy. 650 Dundee Rd. Ste 370. No.
517816162
                  +Td Bank Usa/targetered, 10 2011

+The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 3/0

1717 Central St, Evanston, IL 60201-1507
517816163
                                                                   650 Dundee Rd, Ste 370,
                                                                                                 Northbrook, IL 60062-2757
517816164
                  +Torrid, c/o Pressler, Felt and Warshaw, 7 Entin Road, Parsippany, NJ 07054-
TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
+TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19022-1370
+US Deptartment of Education/Great Lakes, Po Box 7860, Madison, WI 53707-7860
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                                                                                           Parsippany, NJ 07054-5020
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                                                                      Attn: Bankruptcy,
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                                                                                               Po Box 7860,
                  Madison, WI 53707-7860
+Us Dept Of Ed/glelsi,
                  +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
+Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
+Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
517816171
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                  +Walmart c/o,
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                                    Convergent Outsourcing,
                                                                    800 SW 39th Streett,
                                                                                                Suite 100,
                    Renton, WA 98057-4975
517816180
                                 8405 Sw Nimbus Ave, Beaverton, OR 97008-7185
                  +Web Bank,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 18 2018 00:47:15 U.S. Attorney, 970 Broad St.,
                                 Rodino Federal Bldg., Newark, NJ 07102-2534
                   +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 18 2018 00:47:11
                                                                                                      United States Trustee,
smq
                                                                   1085 Raymond Blvd., One Newark Center,
                                                                                                                        Suite 2100,
                     Office of the United States Trustee,
                     Newark, NJ 07102-5235
517815974
                   +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 18 2018 00:54:49
                    c/o Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952
                   E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 18 2018 00:54:00
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                                                                                                               Capital 1 Bank,
                    Po Box 85520, Richmond, VA 23285
517815979
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                                                                                                               Capital 1 Bank,
                    Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
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                                                                                                               Capital One,
                    Po Box 30281, Salt Lake City, UT 84130-0281
517815985
                  +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 18 2018 00:54:06
                                                                                                                    Capital One,
                    c/o Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952
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                  Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Oct 18 2018 00:55:39
517815986
                    Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285,
                                                                                                  Salt Lake City, UT 84130-0285
                  +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Oct 18 2018 00:54:11
517815987
                  Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864 +E-mail/Text: bnc-bluestem@quantum3group.com Oct 18 2018 00:47:51
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                                                                                                        Citfingerhut,
                    6250 Ridgewood Roa, Saint Cloud, MN 56303-0820
517815995
                   +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 18 2018 00:46:55
                                                                                                        Comenity Bank/Avenue,
                  PO BOX 182789, Columbus, OH 43218-2789
+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 18 2018 00:46:55
517815994
                                                                                                        Comenity Bank/Avenue,
                    Attention: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517815997
                  +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 18 2018 00:46:55
                                                                                                        Comenity Bank/Lane Bryant,
                  Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 18 2018 00:46:55

Attn: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686
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                                                                                                        Comenity Bank/Lane Bryant,
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                                                                                                        Comenity Bank/Lane Bryant,
                    Po Box 182789, Columbus, OH 43218-2789
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                  +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 18 2018 00:46:55
                                                                                                        Comenity Bank/Torrid,
                    Attn: Bankruptcy Dept, Po Box 182125,
                                                                        Columbus, OH 43218-2125
                  +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 18 2018 00:46:56
517816004
                                                                                                        Comenity Bank/Torrid,
                    Po Box 182789,
                                        Columbus, OH 43218-2789
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                  +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 18 2018 00:46:56
                                                                                                       Comenity Bank/Inbryant,
                     4590 E Broad St, Columbus, OH 43213-1301
                  +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 18 2018 00:46:56
517816001
                                                                                                       Comenity Bank/roamans,
                  Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 18 2018 00:46:56
Po Box 182789, Columbus, OH 43218-2789
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                  Po Box 182120, Columbus, OH 43218-2120
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+E-mail/Text: bnc-bluestem@quantum3group.com Oct 18 2018 00:47:51
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6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

District/off: 0312-3 User: admin Page 3 of 6 Date Rcvd: Oct 17, 2018 Form ID: pdf901 Total Noticed: 154

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517816060	E-mail/PDF: gecsedi@recoverycorp.com Oct 18 2018 00:55:19 Lord & Taylor, P.O. Box 960035, Orlando, FL 32896-0035
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517816075	+E-mail/Text: bkr@cardworks.com Oct 18 2018 00:45:47 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
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517816081	+E-mail/Text: bankruptcydpt@mcmcg.com Oct 18 2018 00:47:10 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
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517816086	+E-mail/Text: pattie@montereycountybank.com Oct 18 2018 00:47:47 Monterey County Bank, 601 Munras Ave, Monterey, CA 93940-3107
517816109	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 18 2018 00:54:49 Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
517816088	+E-mail/Text: recovery@paypal.com Oct 18 2018 00:45:58 Paypal, 2211 N. First Street, San Jose, CA 95131-2021
517816097	+E-mail/Text: Bankruptcy@pinnaclefcu.com Oct 18 2018 00:46:36 Pinnacle Fed Cr Un, 135 Raritan Center, Edison, NJ 08837-3645
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517816121	+E-mail/Text: jennifer.chacon@spservicing.com Oct 18 2018 00:48:16 Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250
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                             Columbus, OH 43218-2789
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Date Rcvd: Oct 17, 2018

User: admin

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+Select Portfolio Servicing, 3815 South West Temple St, Salt Lake City, UT 84115-4412
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2018 Signature: /s/Joseph Speetjens

District/off: 0312-3 User: admin Page 6 of 6 Date Rcvd: Oct 17, 2018

Form ID: pdf901 Total Noticed: 154

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2018 at the address(es) listed below:

David G. Beslow on behalf of Debtor Kollette Lynn Taylor yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 2